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ABSTRACT

The average home has chemical products to clean floors, kill insects, clean ovens, thin paint, remove grease, and perform countless other chores. Many consumers remain unaware of the dangers these products bring into the home. This booklet provides information on the safe use, storage, and disposal of these products. The compounds found in cleaning products and their potential dangers are illustrated. Safe use of pesticides inside and outside the home is emphasized. The effectiveness of air freshners and disinfectants and their correct use are illustrated. Methods of safely using and storing paints, paint strippers, glues, and solvents are provided, household poisons are listed, and guides for handling hazardous waste are provided. (SM)

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Saskatchewan Consumer and Commercial Affairs

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II. Chemical Products in the Home, Workshop and Garden

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Chemicals, Compounds & Gunk

The average Canadian home today has chemical products to clean floors, kill insects, wash dishes and clothes, clean ovens, thin paint, remove grease and do countless other chores that once took hard work.

In fact, our homes now have more chemicals present than the average chemical laboratory 100 years ago. These substances, placed into household products which we consumers take for granted, command respect from chemists who are well aware of their powerful properties.

Unfortunately, many consumers remain unaware of the dangers these products can bring with them into our homes. Every year, thousands of people receive hospital treatment for injuries associated with cleaning agents, solvent based compounds, caustics, drain cleaners and pesticides.

It stands to reason that if a product is strong enough to kill bugs or dissolve grease and oil, it also has the potential to harm the users, particularly if the product is misused.

Read the Labels

The best way to protect yourself and your family from dangerous chemicals in household products is to **Read the Labels** and **Observe the Warnings.**

The label will give the name of the product, the manufacturer or distributor, and the manufacturer's claim for what the product does.

The most important information on the label, though, is the part giving the symbols and warnings you must heed in order to use and store the product safely.

By Canadian law the label must explain the kinds of dangers in **both** symbols and words. It must give the name of the chemical used in the product which could cause harm, and describe the first-aid treatment to use if injury results from handling the product.

HAZARDOUS PRODUCT SYMBOLS

POISON **FLAMMABLE** **EXPLOSIVE** **CORROSIVE**

The symbols above show the TYPE of hazard a product contains; the frames below show the DEGREE of that hazard (the symbols will always appear inside a frame)

DANGER **WARNING** **CAUTION**

All household products should be treated with care and common sense. But common sense may not be enough. We must educate ourselves to be aware of the hidden hazards in the everyday products we use.

Why not follow the Aware Consumers' Safety Checklist before buying or using any chemical-based household products?

The Aware Consumer's Safety Checklist

Before purchasing or using any household product, look before you leap. Stop and consider these steps and then choose according to your needs. "An ounce of prevention is worth a pound of cure."

PREPURCHASE DECISION MAKING	Gather information about the product to make sure it will serve your purpose. Make sure the product does what it claims to. **Beware of misleading advertising or inflated claims by sellers.**
BUYING DECISION MAKING	Examine the product for damage or tampering. Ask the salesperson for information on the purpose of the product and its proper use. Think about the possible hazards through use or misuse of this product. **Keep your bill in case of future problems.**
USING	Check the label for hazard symbols and warnings. Read the first-aid information on how to handle accidents if they occur. Follow instructions for use carefully. **If the product involves an unavoidable risk, try to minimize this risk.**
STORING	Store the product in its original container, or in a proper container clearly marked with hazard symbols. Store the product in a safe location, remembering to keep it away from animals and curious children.
ACCIDENTS	If a problem or accident occurs, first deal with it by getting proper treatment. Keep the product label and check it for first-aid instructions. Report the problem in writing to the manufacturer and the seller. Report the problem to the appropriate agency (see Booklet I).
DISPOSING	Check the label for special instruction. In general, dispose of household products in sealed, leakproof bags. **If you have doubts or concerns, call your local health department.**

Cleaning Agents

Household cleaners contain some of the most chemically reactive and physically harmful of household substances. Moreover, accidental mixing of some of these common materials can produce dangerous substances through violent chemical reactions.

Typical Compounds Found In Cleaning Agents

Name	Where Found	Purpose	Dangers
Potassium hydroxide, Sodium hydroxide (Lye)	oven and drain cleaners	chemically attack and dissolve organic matter	extremely dangerous to all parts of the body, especially eyes
Ammonia	oven and window cleaners, wax removers	chemically attack and dissolve organic matter	strong concentrations attack skin, eyes, lungs
Sodium tripolyphosphate	coffeepot cleaners	water softener and building agent	strong concentrations attack skin, eyes, lungs
Sodium phosphate	cleaners, scouring powders	water softener and building agent	strong concentrations attack skin, eyes, lungs
Sodium silicate, Sodium metasilicate	dishwashing detergent	water softener and building agent	strong concentrations attack skin, eyes, lungs
Sulfuric acid	commercial drain cleaners	chemically attack and dissolve organic matter	extremely dangerous to entire body
Hydrochloric acid	drain cleaners, toilet cleaners	remove stains and deposits	extremely dangerous to entire body
Phosphoric acid	denture cleaners, metal cleaners and polish	remove stains, dissolve rust	extremely dangerous to entire body
Sodium hypochlorite, Calcium hypochlorite	chlorine bleach	remove colour, disinfect	dangerous to entire body; never mix with anything other than soap or water
Sodium perborate	oxygen bleach, denture cleaners	remove colour, disinfect	dangerous to entire body; mildly toxic
Sodium dodecylbenzene sulfonate	detergents	dissolve grease and oil	continued contact removes protective oil from skin

Source: **The Household Pollutants Guide**

Oven cleaner is the most corrosive product by far in the kitchen. It dissolves animal and vegetable tissues, a variety of plastics, metals and paint and will peel the varnish off hardwood floors. The most common consumer injuries are chemical burns, poisonings, and inhalation of the ammonia gas that cleaners produce.

Aerosol oven cleaners are not recommended because of their polluting effects, but they are the fastest. Spray pump oven cleaners are fast and easy to use and produce less toxic mist. For comfort and safety, (according to **Canadian Consumer**) try the new oven pad cleaners. They are a little faster to use than paste products and virtually odorless.

Drain cleaners and **toilet bowl cleaners** are also highly caustic and cause many injuries. Crystal forms of drain cleaner are safer than liquid types. Always wear rubber gloves when using any cleaners, and be careful not to splash drops in your eyes or on skin. Do not mix an in-tank flush cleaner with a bowl cleaner, because together they release a toxic gas. And **never** mix drain or toilet bowl cleaners with bleaches — serious injury can result from the ammonia gases produced.

Detergents have caused more poisonings than any other household products. Part of the problem is that consumers do not always recognize the serious difference between synthetic detergents and ordinary soap. Non-phosphate detergents while less polluting to the environment are particularly hazardous to human health. A few grains of synthetic detergent rubbed into your eye can cause corneal burns which if left untreated could result in severe eye damage. If a child were to taste these detergents, s/he could severely damage the upper digestive tract with chemical burns.

Chlorine bleach when used alone is not too dangerous, but the temptation for consumers is to mix it with other cleaners. Mixing chlorine bleach with ammonia or vinegar generates toxic fumes which can be fatal. Strong chlorine bleach in the laundry water can weaken the fibres in fabrics. Dry bleaches are safer and less destructive than chlorine varieties. They all require care in handling and in storage.

Keep out of reach of children.

Case Study

Mixing Cleaners

Brian was cleaning his bathroom when he noticed that the toilet bowl cleaner was nearly gone. Not wanting to run out, he added bleach (sodium hypochlorite) to the remaining cleaner. Immediately a chemical reaction occurred releasing chlorine gas. As Brian inhaled the gas he became short of breath and began to choke. He was rushed to the hospital and upon examination it was discovered that the tissue in his windpipe and lungs had been significantly damaged. Although he was able to return home, he had to stay off work for a month. At last report he was still experiencing some difficulty breathing.

Questions for Discussion

1. Was this hazard inherent in the product or was it caused by misuse or abuse of the product?
2. What were the responsibilities of the consumer in this situation?
3. What is the responsibility of the manufacturer or retailer in this situation?
4. Does a Government agency have any responsibility in this situation?
5. How could this problem be prevented in the future?

Some Possible Answers

1. The problem was created by the consumer who did not read the product labels or observe warnings not to mix these products.
2. The consumer should have read the labels carefully.
3. Warnings were given on the product. Perhaps the warnings could have been made clearer, or printed in larger type.

Safety Tips

- Toilet bowl cleaners or drain decloggers of different types or brands should **not** be mixed.
- After using one type of toilet bowl cleaner or drain declogger, flush with water before adding another chemical. If this is not possible, **do not mix.**
- Only water should be used for diluting a toilet bowl cleaner or drain declogger.
- The toilet bowl cleaner or drain declogger should always be added to the water. Never add water to the concentrated cleaning product.

Pesticides

There has been a sharp rise in the use of pesticides for home and garden applications in recent years. It's a quick and easy way to get rid of pests around your home.

But this convenience comes with a high price. Pesticides are a hazard to both humans and the environment. They can harm all forms of wild life and can injure the user if consumed, inhaled or absorbed through the skin.

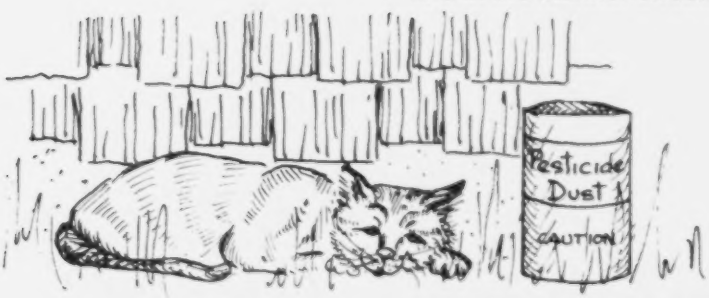
The best approach is to keep chemical pesticides away from your home whenever possible. **Never** use any pesticide products in or near homes where an occupant has allergies or asthma.

Dangerous practices:

- Spraying trees or shrubs near the home: vapours and dust may enter through open windows or ventilation systems.
- Fumigating homes: always vacate rooms which have been fumigated.
- Dangerous chemicals sold in the same store as food products: spills and accidents can occur.
- Contamination of garden food from spraying: insecticides may not be fully washed off.

Less is Better

If you must use garden pesticides, don't overkill with them. The poisons might stay around and do harm to people and to beneficial garden creatures such as lady bugs, spiders and some birds. Read the label before buying or using pesticides. Use them only for the purpose listed and in the manner directed.



The safest thing consumers can do about pesticides is to explore less toxic alternative pest control. Most insects help us by feeding on those harmful to our crops. Many of these beneficial insects can be nurtured in the garden by certain plants. Disease control is another option for the urban grower — for instance, the bacteria Bacillus is lethal to caterpillars, but harmless to other life forms. It is sold as a liquid spray (Thuricide) or powder (Biotrol and Dipel).

A good point to remember in the war against bugs is that in the long run the chemical you use may cause you more harm than the pest you're after.

Air Fresheners and Disinfectants

If we listen to the messages advertisers present, we could come to believe that our homes are havens for germs and bacteria which threaten to overrun us and make us socially unacceptable or ill.

While homes do harbour germs and bacteria, the solution is not necessarily to rush out and buy air fresheners and disinfectants. Why? First, an air freshener is merely a perfume. It may mask the odours associated with kitchens and bathrooms, but it won't **destroy** the causes of them. Stick fresheners often contain formaldehyde, which adds to indoor pollution.

Disinfectant cleaners are generally no more effective than any other household cleaner. In fact, cleaning with ordinary detergent and hot water will have much the same effect. Cleanliness is the best response to household germs, bacteria and odour. The one exception may be a disinfectant spray for mattresses or curtains. But keep people, and especially children, out of the room. The spray may irritate skin, eyes, and throat. Never use it around food, and don't use aerosols around open flames or sparks.

Workshop Chemicals and the Safe Use of Do-It-Yourself Materials

A typical workshop is cluttered with many containers of a variety of substances used in home projects. It's easy to become so used to having paints, paint strippers, glues and solvents around that we forget that these products do their jobs with chemicals.

Paints, Paint Strippers, and Stains

There are two types of paints available to the home decorator. One is **latex paint** which is water-based. Latex is a fairly safe paint to use. Most interior latex paints are rarely harmful. Exterior latex is fairly non-toxic, too, unless it contains an excess amount of mercury. If the paint is labelled "mildew resistant", it likely contains potentially toxic levels of mercury fungicides. However, some paints which contain no detectable amount of mercury have proven to be just as mildew-resistant as those with high levels, so you're just as well off to avoid mercury when possible.

Oil-based paints are a different story, because they contain solvent. In painting jobs, be concerned with the paint's solvent — the chemical that makes it dry quickly. The solvent may be listed under "vehicle" or "volatile" ingredient on the paint can, if listed at all. Generally oil-based paints contain more solvent than latex paints (but even some latex paints contain 5 to 15 percent solvent).

If you choose to use oil-based paints inside your home, remember to air out the newly painted room thoroughly, and don't sleep in such rooms until the smell has disappeared. (This could take a few days.)

Solvents, which are used to thin oil-based paints, clean brushes, or refinish furniture, are very hazardous to your health. All solvents and thinners are flammable and their vapours are usually combustible too. They are irritating to the skin and mucous membranes (nose, throat) and all give off irritating fumes which can make you drowsy or restless if you inhale them in an unventilated room.

Rule #1 for using solvents is to buy quantities small enough to use up quickly and then safely discard the container as soon as it is empty.

Rule #2 is to remember that ventilation is **crucial.** Work outdoors if possible especially for spray painting. If working indoors, use an exhaust fan to get 10 to 15 changes of air per hour.

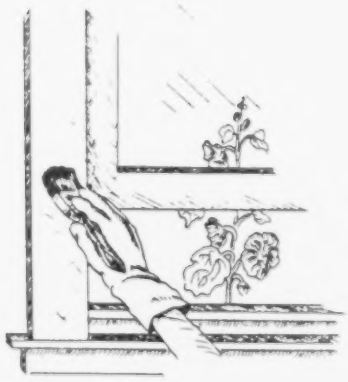
Although harmful effects vary from solvent to solvent, many cause internal organ damage. Methylene chloride (also known as dichloromethane, found in most paint strippers and some aerosol paints) is particularly hazardous. According to a recent report by the Consumer Product Safety Commission in the United States, "the increased risk of cancer from exposure to methylene chloride is among the highest ever calculated for chemicals in consumer products." In addition, exposure to methylene chloride can reduce the oxygen carrying capacity of the blood, putting people with circulation and breathing problems or heart conditions at increased risk.

If **glues** dry quickly, be warned. Solvents are being vapourized. If you are gluing something like large sheets of counterop material, **ventilation** is necessary. Remember that when working with solvents in glue or anything else, after a time you get **"smelling fatigue"**, you can't/don't smell it anymore. The glues with the least danger are the slow drying water-based emulsions. Remember, ordinary dust/painting masks do not stop the vapours of solvents or the fumes of ammonia, etc. As well, spray that lands on your mask brings the solvent vapours that much closer to you.

Some precautions for using solvents:

1. Wear chemical-resistant rubber gloves and splash-proof goggles. (Do not wear soft contact lenses).
2. Never apply strippers or solvents near an open flame or pilot light. Don't smoke.
3. Don't use them if you have a weak heart or lungs.
4. Work outdoors and in a slight breeze if possible.
5. Use indoors only in a fan-ventilated workshop.
6. Don't wear soft contact lenses when using solvents.
7. Get rid of aerosol spray paints. Find another way to do the job.
8. Don't leave open containers of solvent with brushes soaking in them sitting around your property.
9. Keep children away from solvents and solvents away from children.

Wood stains also present multiple problems. Again, they contain solvents plus an aniline dye, so they carry all the health hazards mentioned above. If swallowed, wood stains are extremely dangerous. Use all the precautions as listed for solvents.



Poisons

Where Do You Store?

Some Potentially Dangerous Household Poisons.

CLEANING, BLEACHING AGENTS
Metal cleaners and polishers
Detergents
Ethylene glycol
Dry cleaning fluids
Amyl acetate
Benzine
Carbon tetrachloride
Ammonia
Copper and brass cleaner
Turpentine
Cleaning liquids
Alcohol
Oxalic acid
Kerosene
Methyl alcohol
Naphtha
Petroleum distillates
Window washing fluid
Drain cleaners
Typewriter cleaner
Gun cleaners
Lighter fluid
Bleach

SOLVENTS
Paint remover
Wax remover
Grease spot remover
Lacquer remover
Nail polish remover
Paint thinner
Carbon tetrachloride
Kerosene
Methyl alcohol
Methanol
Turpentine
Lighter fluid
Petroleum products

POLISHES AND WAXES
Nail polish
Furniture wax/polish
Car wax
Kerosene
Silver polish
Pine oil
Mineral oil
Turpentine
Naphtha
Paint

MISCELLANEOUS HOUSEHOLD PRODUCTS AND CHEMICALS
Epoxy glue
Model cement
Garden sprays
Insecticides
Pesticides
Strychnine
Herbicides
Rat killers
Wax crayons
Inks
Fire extinguishing fluids
Rug adhesive
Rodenticides
Antifreeze
Carburetor cleaners
Gasoline
Antirust products
Deodorizing tablets
Plant food
Leather polishes and dyes
Shoe cleaners and polishes
Jewellery cleaners and cements
Laundry blueing

COSMETIC PREPARATIONS
Nail polish remover
Dandruff shampoo
Eye make-up
Nail polish
Corn and wart remover
After shave
Shaving lotions/creams
Hair lotions
Suntan lotions
Resins
Cuticle removers
Cologne
Permanent-wave solution
Bubble bath
Hair dyes/tints
Hair remover
Neutralizers
Lacquers
Skin preparations
Plasticizers
Hair sprays
Perfume

DRUGS AND MEDICINES
Narcotics
Antiseptics
Vitamins
A.S.A.
Iron medicines
Pain killers
Clinitest tablets
Rubbing alcohol
Corn and wart remover
Iodine
Tranquilizers
Birth control pills
Laxatives
Children's fever drops
Cough syrup

(Most of the items in this cateory are only poisonous when taken orally by accident or in excess.)

PLANTS IN WOODS AND FIELDS
Wild and cultivated cherries
Jack in the pulpit
Moonseed
Mayapple
Jimson weed (thorn apple)
Buttercup
Nightshade
Poison hemlock

HOUSE PLANTS
Hyacinth
Narcissus
Daffodil
Oleander
Arnica
Philodendron
Dieffenbachia
Calla lily
Dumbcane
Elephant's ear
Rosemary pea
Castor bean
Mistletoe
Poinsettia

ORNAMENTAL PLANTS AND TREES
Daphne
Wisteria
Golden chain
Laurels
Rhododendron
Black locust
Elderberry
Azaleas
Jessamine
Lanta camera (red sage)
Yew
Oaks

FLOWER AND VEGETABLE GARDEN PLANTS
Larkspur
Monkshood
Autumn crocus
Star of Bethlehem
Lily of the valley
Daffodil
Nutmeg
Sweet pea
Iris
Foxglove
Bleeding heart
Rhubarb leaves
Indian tobacco
Jonquil
Oleander

Health & Welfare Canada
1982

For more information, also see Booklet V.

How to Handle Hazardous Wastes

When getting rid of hazardous substances used around your home, workshop or garden some caution is necessary. Never dump leftover chemicals in a septic system, lake, river storm sewer or bury them in your backyard. They may come back to haunt you. Instead, follow these safe disposal guidelines. (See chart below.)

SUBSTANCE	PROBLEM	ALTERNATIVE - SUGGESTIONS
A. Use up according to directions; take to hazardous waste collection site; call local health department for instructions.		
Rodent Poison	Lethal to humans and pets	Cats, traps
Household insecticide	Poisonous	Screens and weatherstripping; formula remedies from library
Garden herbicides, insecticides, fungicides, etc.	Poisonous and long-lasting, especially hazardous around food	Strong hosing or handpicking; use "natural" solutions such as rotenone or ladybugs
Oven cleaner	Poisonous and able to cause serious burns	Baking soda and water; salt; abrasive throw-away pad; quarter cup of ammonia overnight
Spot remover	Poisonous and able to dissolve various materials	Club soda, lemon juice; rinse in cold water immediately; soak in corn meal and water
Silver polish	Poisonous	Soak silver in water with baking soda, salt, and aluminum foil
Furniture Polish	Poisonous	Mineral oil with lemon oil or carnauba wax
Mothballs	Poisonous	Cedar chips
B. Wash down drain with lots of water.		
Drain cleaner	Poisonous and able to cause serious burns	Boiling water; plumber's helper; metal snake; call plumber
Toilet cleaner	Poisonous and able to cause serious burns	Baking soda; mild detergent or small amounts of bleach
Bleach and liquid cleaners	Able to cause serious burns	Use powdered, not liquid bleach
Outdated medicines	Hazardous to others	None
Auto antifreezes	Toxic, attractive to animals	None
C. Wrap in plastic bag, place in a box, and put in garbage.		
Powder cleaners, cleansers	Poisonous and able to cause serious burns	Baking soda, mild detergent, and elbow grease
Window cleaners	Poisonous	Vinegar and water, use with old newspapers
Dyes	Poisonous, especially to children; don't use with cooking utensils	Vegetable dyes such as onion skin, tea, marigold
D. Evaporate small amounts outside, away from children and pets, then throw residue in garbage; treat large amounts as you would Group A wastes.		
Paint	Poisonous, especially lead paints from years ago	If suitable, latex paint is less toxic than oil-based
Paint strippers	Toxic if ingested or inhaled; flammable	Heat gun; sandblaster; power sander
Paint thinner, turpentine	Poisonous; flammable	None

Source: **Everybody's Money**, Spring/85

Safety Quiz

Test Your H.S.Q. (Household Safety Quotient)

Answer Yes or No

1. I never mix household cleaning agents. They may combine to produce toxic fumes. _____
2. I use cleaning fluids only when there is adequate ventilation and avoid breathing the vapours. _____
3. I never place clothing which has been treated with cleaning fluids (naptha, alcohol or benzene) directly into a clothes dryer. This is extremely hazardous and can result in an explosion. _____
4. When using spray products, I check the nozzle to be sure I am spraying the product **away** from myself. _____
5. I never add water to concentrated toilet bowl cleaner or drain declogger. I always add the product to water. _____
6. When using oven cleaners I open the windows and make sure that children are out of the room. Some oven cleaners produce ammonia gas. All of them release irritating fumes into the air. _____
7. When a new carpet is installed with glue, I ventilate the room and stay out until the glue is dry. Until the glue is dry, it may also be a fire hazard. _____
8. When refinishing furniture, I work out of doors and avoid breathing solvent vapours. _____
9. When using paint strippers, I wear a long-sleeved shirt and long pants, chemical resistant gloves, and splash proof goggles. Wearing a proper respirator is necessary when working inside an unventilated workshop. _____
10. I air out all work rags containing paint remover until they're dry. Then I dispose of them in a fireproof, airtight container. _____
11. I never wear soft contact lenses when working with solvents. The soft lenses will absorb chemicals from the vapours and hold them against the eyes, causing irritation or eye damage. _____
12. I protect my skin and eyes when using insect poisons, weed killers, solvents, paint removers, oven cleaners and toxic adhesives. Wear rubber gloves, protective clothing, and goggles where recommended. _____
13. After using insect sprays, weed killers, rat poisons or aerosol mists, I wash thoroughly and promptly remove contaminated clothing. _____
14. I never use an insecticide spray near an open flame. _____
15. I try to find ways to kill bugs indoors without using poisons. Non-poisonous flypaper, sticky insect traps, fly swatters, and preventative measures such as good screens on windows and doors are alternatives. _____
16. When using mosquito repellent, I keep it out of eyes and mouth, and do not apply it to cuts, scratches, or skin abrasions. _____
17. I do not use old railway ties as landscaping materials where people (especially children) will come in frequent contact with them. Old railway ties are treated with chemical preservatives which can harm humans if they are absorbed through the skin. _____

18. I never use coal or charcoal in a fireplace, unless it is designed for such fuel. _____

19. Artificial logs are used one at a time to prevent excessive heat which my fireplace may not be able to handle. _____

20. I never use gasoline or other volatile liquids to start or rebuild a fireplace or wood stove. _____

21. I never use gasoline for cleaning purposes. _____

22. I always fill a cigarette lighter over a sink or out of doors; never in bed or over upholstered furniture. I never smoke while filling a fluid lighter. _____

23. No one in the household smokes in bed. _____

24. Flammable liquids (cleaning fluids or contact adhesive or aerosols) are never stored near the stove or other heat source. Even pilot lights can set vapours on fire. _____

25. I never use spray starch next to a gas stove flame. Spray starch is very flammable. _____

26. All household and cleaning chemicals are clearly marked and stored in a cool, dry area, out of reach of children and pets. _____

27. If I have children or grandchildren, I purchase medications and poisonous chemicals that have child-proof caps. _____

28. I store gasoline only in a laboratory-tested and labelled metal container that has a pressure-relief cap and proper pouring spout. It should be kept in a cool location. _____

29. I keep paint containers tightly closed and stored in a cool area. _____

30. I store glues and adhesives out of reach of children, especially cyanoacrylates used in instant adhesives or quick-curing glues. _____

31. I never store poisonous or flammable substances in food or beverage containers, even temporarily. _____

32. I keep bleaches and laundry detergents in a safe place out of reach of children. _____

33. I keep matches out of reach of children, and matches are never stored near heat. _____

34. I use only CSA* or ULC* approved containers to transport gasoline and petroleum. (*Canadian Standards Association, Underwriters Laboratory of Canada). Portable containers are for transporting fuel, **not** storing it. _____

35. I keep mothball containers sealed tightly until ready to use them. I use the crystal or flake form rather than mothballs, to reduce the danger of children thinking they are "candy". _____

36. I do not throw chemicals, batteries or household waste into the fireplace because toxic gases can be released when they burn. _____

Your Safety Score Rating — How Did You Do?

Total your "Yes" answers:

33 - 36 You should have written this section!
27 - 32 Congratulations! The insurance companies love you.
20 - 26 Good, but please be more careful.
10 - 19 Please don't invite us to your house.
0 - 9 Call the ambulance, alert the fire department, you are living in a **high risk** area!

Notes